

Certificate Number: 16339-PAE-DE-033698061

Bankruptcy Case Number: 19-15934



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on November 14, 2019, at 1:40 o'clock PM EST, Christopher D Cimonetti completed a course on personal financial management given by internet by Second Bankruptcy Course, LLC, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: November 14, 2019 By: /s/Kelley Tipton

Name: Kelley Tipton

Title: Certified Financial Counselor